

Case 24-13266 Doc 92-1 Filed 01/08/25 Entered 01/08/25 10:06:39 Desc Bank
Commercial
Bank and Trust

4733 Main Street
Lisle, IL 60532
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Return Service Requested

**MIRACARE NEURO BEHAVIORAL HEALTH P.C.
DBA PALOS BEHAVIORAL HEALTH PROFESSIONAL
PRACTICE
DAVID R HERZOG C/O MIRACARE NUERO
53 W JACKSON BLVD SUITE 1442
CHICAGO IL 60604**

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Page 1 of 15
Account: ***4092
Date: 11/29/2024

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ACB&T COMMERCIAL CHECKING

Acct *4092**

Summary of Activity Since Your Last Statement

Beginning Balance	11/01/24	177,154.21	
Deposits / Misc Credits	129	410,833.48	
Withdrawals / Misc Debits	62	421,801.43	
** Ending Balance	11/30/24	166,186.26	**
Service Charge		.00	
Average Collected Balance		86,589	
Enclosures		24	

Deposits & Credits

Date	Amount	Activity Description
11/01	1,127.77	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/01	5,995.34	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24304E64726260*1361236610*CP20241 030E647262600-1649329251\ C24304E64726260 CP20241030E647262600-1
11/01	3,318.22	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24304E64726270*1361236610*CP20241 030E647262700-1649329251\ C24304E64726270 CP20241030E647262700-1
11/04	1,655.63	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/04	1,430.00	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/04	140.00	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/04	13,168.41	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24305E64858300*1361236610*CP20241 031E648583000-1649329251\



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Statements Page 2 of 20

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Page 2 of 15

Account: ***4092

Date: 11/29/2024

Deposits & Credits

Date	Amount	Activity Description
11/04	6,996.96	C24305E64858300 CP20241031E648583000-1 OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002286*1363425830\ MIRACARE NEURO BEHAVIO
11/04	2,490.44	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24305E64858310*1361236610*CP20241 031E648583100-1649329251\ C24305E64858310 CP20241031E648583100-1
11/04	175.16	OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002287*1363425830\ MIRACARE NEURO BEHAVIO
11/04	119.09	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24305E64858320*1361236610*CP20241 031E648583200-1649329251\ C24305E64858320 CP20241031E648583200-1
11/04	119.00	Carelon Behav Z/HCCCLAIMPMT TRN*1*0000424998*1541414194\ HIGGINS AND ASSOCIATES
11/04	330.00	REMOTE DEPOSIT
11/05	821.56	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/05	7,656.41	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24306E65013900*1361236610*CP20241 101E650139000-1649329251\ C24306E65013900 CP20241101E650139000-1
11/05	972.76	AETNA AS01/HCCCLAIMPMT TRN*1*824305000246627*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/05	290.04	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24306E65013910*1361236610*CP20241 101E650139100-1649329251\ C24306E65013910 CP20241101E650139100-1
11/05	82.29	AETNA A04/HCCCLAIMPMT TRN*1*824305000246622*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/05	76.81	AETNA AS01/HCCCLAIMPMT TRN*1*882430401074955*1066033492\ 1649329251 Higgins and Associates
11/06	5,227.55	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/06	13,800.31	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24309E65186070*1361236610*CP20241 104E651860700-1649329251\



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Statements Page 3 of 20

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Page 3 of 15

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11/06	6,532.31	C24309E65186070 CP20241104E651860700-1 BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24309E65186080*1361236610*CP20241 104E651860800-1649329251\ C24309E65186080 CP20241104E651860800-1
11/06	127.28	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24309E65186090*1361236610*CP20241 104E651860900-1649329251\ C24309E65186090 CP20241104E651860900-1
11/06	120.02	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24309E65186100*1361236610*CP20241 104E651861000-1649329251\ C24309E65186100 CP20241104E651861000-1
11/06	15.91	AETNA A04/HCCCLAIMPMT TRN*1*824307000093606*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/07	3,836.82	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/07	1,447.28	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24310E65326810*1361236610*CP20241 105E653268100-1649329251\ C24310E65326810 CP20241105E653268100-1
11/08	1,344.65	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/08	11,199.51	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24311E65446870*1361236610*CP20241 106E654468700-1649329251\ C24311E65446870 CP20241106E654468700-1
11/08	2,766.99	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24311E65446880*1361236610*CP20241 106E654468800-1649329251\ C24311E65446880 CP20241106E654468800-1
11/08	144.50	AETNA AS01/HCCCLAIMPMT TRN*1*824310000218114*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/08	120.02	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24311E65446890*1361236610*CP20241 106E654468900-1649329251\ C24311E65446890 CP20241106E654468900-1
11/12	3,200.90	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/12	1,741.50	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO



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Statements Page 4 of 20

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Page 4 of 15
Account: ***4092
Date: 11/29/2024

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11/12	323.86	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/12	240.00	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/12	12,134.83	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24312E65577840*1361236610*CP20241 107E655778400-1649329251\ C24312E65577840 CP20241107E655778400-1
11/12	6,108.04	OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002352*1363425830\ MIRACARE NEURO BEHAVIO
11/12	5,339.40	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24312E65577850*1361236610*CP20241 107E655778500-1649329251\ C24312E65577850 CP20241107E655778500-1
11/12	145.02	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24312E65577870*1361236610*CP20241 107E655778700-1649329251\ C24312E65577870 CP20241107E655778700-1
11/12	119.09	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24312E65577860*1361236610*CP20241 107E655778600-1649329251\ C24312E65577860 CP20241107E655778600-1
11/12	696.25	REMOTE DEPOSIT
11/13	12,180.99	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/13	562.66	BBPCOBRAPAYMENT/Better Bus BBPAdmin COBRA Premium\ MiraCareNe MiraCare Neuro Behavio
11/13	16,176.85	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24316E65911370*1361236610*CP20241 111E659113700-1649329251\ C24316E65911370 CP20241111E659113700-1
11/13	4,563.85	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24313E65731540*1361236610*CP20241 108E657315400-1649329251\ C24313E65731540 CP20241108E657315400-1
11/13	4,404.00	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24316E65911380*1361236610*CP20241 111E659113800-1649329251\ C24316E65911380 CP20241111E659113800-1
11/13	927.00	AETNA AS01/HCCCLAIMPMT TRN*1*824312000138198*1066033492\



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Statements Page 5 of 20

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Page 5 of 15

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11/13	211.32	1649329251 HIGGINS AND ASSOCIATES BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24316E65911390*1361236610*CP20241 111E659113900-1649329251\ C24316E65911390 CP20241111E659113900-1
11/13	196.76	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24313E65731550*1361236610*CP20241 108E657315500-1649329251\ C24313E65731550 CP20241108E657315500-1
11/13	157.29	AETNA A04/HCCLAIMPMT TRN*1*824312000138190*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/13	120.02	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24316E65911400*1361236610*CP20241 111E659114000-1649329251\ C24316E65911400 CP20241111E659114000-1
11/13	111.57	AETNA AS01/HCCLAIMPMT TRN*1*882431101074466*1066033492\ 1174698138 Higgins and Associates
11/14	5,440.81	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/14	13,189.57	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24317E66068470*1361236610*CP20241 112E660684700-1649329251\ C24317E66068470 CP20241112E660684700-1
11/14	7,418.22	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24317E66068480*1361236610*CP20241 112E660684800-1649329251\ C24317E66068480 CP20241112E660684800-1
11/14	127.28	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24317E66068490*1361236610*CP20241 112E660684900-1649329251\ C24317E66068490 CP20241112E660684900-1
11/14	127.28	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24317E66068510*1361236610*CP20241 112E660685100-1649329251\ C24317E66068510 CP20241112E660685100-1
11/14	120.02	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24317E66068500*1361236610*CP20241 112E660685000-1649329251\ C24317E66068500 CP20241112E660685000-1
11/14	31.82	AETNA A04/HCCLAIMPMT TRN*1*824315000007925*1066033492\



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Page 6 of 15

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11/15	1,913.05	1649329251 HIGGINS AND ASSOCIATES EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/15	14,023.87	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24318E66209160*1361236610*CP20241 113E662091600-1649329251\ C24318E66209160 CP20241113E662091600-1
11/15	2,590.18	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24318E66209170*1361236610*CP20241 113E662091700-1649329251\ C24318E66209170 CP20241113E662091700-1
11/15	278.81	AETNA AS01/HCCCLAIMPMT TRN*1*882431601042811*1066033492\ 1649329251 Higgins and Associates
11/15	200.23	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24318E66209180*1361236610*CP20241 113E662091800-1649329251\ C24318E66209180 CP20241113E662091800-1
11/15	156.21	HUMANA GOVT BUSI/HCCCLAIMPMT TRN*1*2237551650*1611241225*WPSEAST \ *****51650 PALOS BEHAVIORAL HEALT
11/18	2,531.97	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/18	719.22	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/18	265.00	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/18	8,301.10	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24319E66344300*1361236610*CP20241 114E663443000-1649329251\ C24319E66344300 CP20241114E663443000-1
11/18	5,300.79	OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002424*1363425830\ MIRACARE NEURO BEHAVIO
11/18	568.73	OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002425*1363425830\ MIRACARE NEURO BEHAVIO
11/18	496.62	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24319E66344330*1361236610*CP20241 114E663443300-1649329251\ C24319E66344330 CP20241114E663443300-1
11/18	309.71	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24319E66344310*1361236610*CP20241



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Statements Page 7 of 20

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Page 7 of 15
Account: ***4092
Date: 11/29/2024

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11/18	119.09	114E663443100-1649329251\ C24319E66344310 CP20241114E663443100-1 BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24319E66344320*1361236610*CP20241 114E663443200-1649329251\ C24319E66344320 CP20241114E663443200-1
11/18	15.91	AETNA A04/HCCLAIMPMT TRN*1*824318000154622*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/19	1,859.61	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/19	15,118.90	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24320E66499280*1361236610*CP20241 115E664992800-1649329251\ C24320E66499280 CP20241115E664992800-1
11/19	3,418.85	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24320E66499290*1361236610*CP20241 115E664992900-1649329251\ C24320E66499290 CP20241115E664992900-1
11/19	1,154.02	AETNA AS01/HCCLAIMPMT TRN*1*824319000051613*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/19	583.15	AETNA AS01/HCCLAIMPMT TRN*1*882431801028356*1066033492\ 1649329251 Higgins and Associates
11/19	240.04	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24320E66499300*1361236610*CP20241 115E664993000-1649329251\ C24320E66499300 CP20241115E664993000-1
11/19	201.52	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24320E66499310*1361236610*CP20241 115E664993100-1649329251\ C24320E66499310 CP20241115E664993100-1
11/19	164.58	AETNA A04/HCCLAIMPMT TRN*1*824319000051608*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/20	1,993.33	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/20	10,441.59	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24323E66678530*1361236610*CP20241 118E666785300-1649329251\ C24323E66678530 CP20241118E666785300-1
11/20	1,051.13	BCBS ILLINOIS/HCCLAIMPMT



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Page 8 of 15

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11/20	76.81	TRN*1*C24323E66678540*1361236610*CP20241 118E666785400-1649329251\ C24323E66678540 CP20241118E666785400-1 AETNA AS01/HCCCLAIMPMT TRN*1*882431901083964*1066033492\ 1649329251 Higgins and Associates
11/21	1,583.31	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/21	8,845.20	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24324E66835320*1361236610*CP20241 119E668353200-1649329251\ C24324E66835320 CP20241119E668353200-1
11/21	1,826.38	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24324E66835330*1361236610*CP20241 119E668353300-1649329251\ C24324E66835330 CP20241119E668353300-1
11/21	120.02	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24324E66835340*1361236610*CP20241 119E668353400-1649329251\ C24324E66835340 CP20241119E668353400-1
11/22	1,562.13	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/22	12,786.36	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24325E66979490*1361236610*CP20241 120E669794900-1649329251\ C24325E66979490 CP20241120E669794900-1
11/22	5,012.45	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24325E66979500*1361236610*CP20241 120E669795000-1649329251\ C24325E66979500 CP20241120E669795000-1
11/22	82.76	AETNA AS01/HCCCLAIMPMT TRN*1*824324000057506*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/25	2,334.48	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/25	871.99	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/25	397.71	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/25	15,422.59	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24326E67121210*1361236610*CP20241 121E671212100-1649329251\ C24326E67121210 CP20241121E671212100-1



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Case 24-13266 Doc 92-1 Filed 01/08/25 Entered 01/08/25 10:06:39
Statements Page 9 of 20

The
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Customer Service: 815.434.0044
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Page 9 of 15
Account: ***4092
Date: 11/29/2024

Deposits & Credits

Date	Amount	Activity Description
11/25	7,082.73	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24326E67121220*1361236610*CP20241 121E671212200-1649329251\ C24326E67121220 CP20241121E671212200-1
11/25	3,843.82	OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002494*1363425830\ MIRACARE NEURO BEHAVIO
11/25	170.16	OSFSOUTHWESTHMO/HCCCLAIMPMT TRN*1*10002495*1363425830\ MIRACARE NEURO BEHAVIO
11/25	145.02	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24326E67121250*1361236610*CP20241 121E671212500-1649329251\ C24326E67121250 CP20241121E671212500-1
11/25	127.28	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24326E67121240*1361236610*CP20241 121E671212400-1649329251\ C24326E67121240 CP20241121E671212400-1
11/25	119.09	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24326E67121230*1361236610*CP20241 121E671212300-1649329251\ C24326E67121230 CP20241121E671212300-1
11/25	712.92	REMOTE DEPOSIT
11/26	119.00	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/26	15,629.21	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24327E67277290*1361236610*CP20241 122E672772900-1649329251\ C24327E67277290 CP20241122E672772900-1
11/26	2,809.51	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24327E67277300*1361236610*CP20241 122E672773000-1649329251\ C24327E67277300 CP20241122E672773000-1
11/26	248.04	AETNA AS01/HCCCLAIMPMT TRN*1*824326000056911*1066033492\ 1649329251 HIGGINS AND ASSOCIATES
11/26	120.02	BCBS ILLINOIS/HCCCLAIMPMT TRN*1*C24327E67277310*1361236610*CP20241 122E672773100-1649329251\ C24327E67277310 CP20241122E672773100-1
11/26	75.00	AETNA A04/HCCCLAIMPMT TRN*1*824326000056910*1066033492\ 1649329251 HIGGINS AND ASSOCIATES



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Case 24-13266 Doc 92-1

Filed 01/08/25 Entered 01/08/25
Statements Page 10 of 20

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Page 10 of 15

Account: ***4092
Date: 11/29/2024

Deposits & Credits

Date	Amount	Activity Description
11/27	12,814.93	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/27	8,854.78	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24330E67453470*1361236610*CP20241 125E674534700-1649329251\ C24330E67453470 CP20241125E674534700-1
11/27	4,496.85	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24330E67453480*1361236610*CP20241 125E674534800-1649329251\ C24330E67453480 CP20241125E674534800-1
11/27	137.20	AETNA AS01/HCCLAIMPMT TRN*1*882432701077489*1066033492\ 1649329251 Higgins and Associates
11/27	120.02	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24330E67453490*1361236610*CP20241 125E674534900-1649329251\ C24330E67453490 CP20241125E674534900-1
11/27	76.81	AETNA AS01/HCCLAIMPMT TRN*1*882432601077964*1066033492\ 1649329251 Higgins and Associates
11/29	2,790.56	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/29	915.40	EASYPAY/INSTFUNDIN 896245776886 MIRACARE NEURO BEHAVIO
11/29	19,140.57	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24331E67609140*1361236610*CP20241 126E676091400-1649329251\ C24331E67609140 CP20241126E676091400-1
11/29	8,636.49	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24331E67609150*1361236610*CP20241 126E676091500-1649329251\ C24331E67609150 CP20241126E676091500-1
11/29	6,183.37	OSFSOUTHWESTHMO/HCCLAIMPMT TRN*1*10002576*1363425830\ MIRACARE NEURO BEHAVIO
11/29	200.32	BCBS ILLINOIS/HCCLAIMPMT TRN*1*C24331E67609190*1361236610*CP20241 126E676091900-1649329251\ C24331E67609190 CP20241126E676091900-1
11/29	185.16	OSFSOUTHWESTHMO/HCCLAIMPMT TRN*1*10002577*1363425830\ MIRACARE NEURO BEHAVIO
11/29	127.28	BCBS ILLINOIS/HCCLAIMPMT



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Case 24-13266 Doc 92-1

Filed 01/08/25 Entered 01/08/25
Statements Page 11 of 20

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Page 11 of 15

Account: ***4092

Date: 11/29/2024

Deposits & Credits

Date	Amount	Activity Description
11/29	127.28	TRN*1*C24331E67609160*1361236610*CP20241 126E676091600-1649329251\ C24331E67609160 CP20241126E676091600-1 BCBS ILLINOIS/HCCCLAIMPMT
11/29	120.02	TRN*1*C24331E67609180*1361236610*CP20241 126E676091800-1649329251\ C24331E67609180 CP20241126E676091800-1 BCBS ILLINOIS/HCCCLAIMPMT
		TRN*1*C24331E67609170*1361236610*CP20241 126E676091700-1649329251\ C24331E67609170 CP20241126E676091700-1

Checks Paid

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
11/14	14840	796.60	11/12	15234	47.57	11/12	15242	396.66
11/19	14841	682.00	11/12	15235	39.13	11/19	15243	5,000.00
11/12	15203 *	3,000.00	11/12	15236	56.90	11/21	15244	19,500.00
11/05	15214 *	905.97	11/12	15238 *	304.81	11/14	15248 *	3,190.85
11/01	15231 *	227.72	11/01	15239	13,000.00	11/19	15249	227.00
11/12	15232	226.08	11/14	15240	440.00			
11/12	15233	247.28	11/08	15241	280.00			

* indicates a break in check number sequence

Miscellaneous Debits & Credits

Date	Activity Description	Deposits	Withdrawals
11/01	134979 HIGGINS &/TRUST 134979 HIGGINS & ASSOCIATES		311.29
11/01	134979 HIGGINS &/TRUST 134979 HIGGINS & ASSOCIATES		420.97
11/01	134979 HIGGINS &/TRUST 134979 HIGGINS & ASSOCIATES		512.50
11/01	PAYLOCITY CORPOR/TAX COL HIGGINS & ASSOCIATES		817.74
11/01	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		4,187.95
11/01	PAYLOCITY CORPOR/TAX COL HIGGINS & ASSOCIATES		19,553.18
11/01	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		26,243.71
11/01	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		42,417.01
11/01	BKCD PROCESSING/SETTLEMENT		26.20



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Case 24-13266 Doc 92-1

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Statements Page 12 of 20

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Page 12 of 15

Account: ***4092
Date: 11/29/2024

Miscellaneous Debits & Credits

Date	Activity Description	Deposits	Withdrawals
11/01	115800001190495 PALOS BEHAVIORAL HEALT Qualifacts Syste/VSP*Qualif 14036547 MiraCare Neuro Behavio		4,227.52
11/04	Transfer to Mira Medical 6699		30,417.00
11/04	KEY MERCHANT SVS/DEPOSIT 896245776886 MIRACARE NEURO BEHAVIO		2,522.39
11/05	PAYLOCITY CORPOR/TAX COL HIGGINS & ASSOCIATES		8,229.08
11/05	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		32,663.62
11/08	COMCAST 8771401/640137295 5240769 MIRACARE NEURO BEHAVIO		700.11
11/08	PLIC-SBD/INSUR CLM PACT#238481364 PBHP		4,869.04
11/12	COMCAST 8771401/810838490 5940280 MIRA *CARE		269.53
11/14	AMTRUST NA/PAYMENT 39044417 MIRACARE NEURO BEHAVIO		217.60
11/14	ComEd/PAYMENTS 2736272222 MiraCare Neuro Behav		79.54
11/15	Transfer to DDA 6699		29,000.00
11/15	134979 HIGGINS &/TRUST 134979 HIGGINS & ASSOCIATES		216.46
11/15	134979 HIGGINS &/TRUST 134979 HIGGINS & ASSOCIATES		512.50
11/15	134979 HIGGINS &/TRUST 134979 HIGGINS & ASSOCIATES		644.91
11/15	ASCENSUS TRUST/RET PLAN		3,500.00
11/15	PAYLOCITY CORPOR/TAX COL HIGGINS & ASSOCIATES		24,153.22
11/15	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		36,278.84
11/15	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		44,178.87
11/19	ComEd/PAYMENTS 5327933333 MiraCare Neuro Behav		169.87
11/19	PAYLOCITY CORPOR/TAX COL HIGGINS & ASSOCIATES		5,991.32
11/19	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		17,288.98
11/20	COMCAST 8771201/580308892 9530909 MIRACARE *NEURO BEHAVI		438.65
11/20	134979 HIGGINS &/BILLING INV2423891 134979 HIGGINS & ASSOCIATES		1,280.55



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Case 24-13266 Doc 92-1

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Page 13 of 15

Account: ***4092
Date: 11/29/2024

Miscellaneous Debits & Credits

Date	Activity Description	Deposits	Withdrawals
11/20	ASCENSUS TRUST/RET PLAN		1,754.89
11/21	PAYLOCITY CORPOR/TAX COL HIGGINS & ASSOCIATES		120.79
11/21	134979 HIGGINS &/DIR DEP 134979 HIGGINS & ASSOCIATES		552.02
11/25	Transfer to Mira Medical		450.00
11/25	AUTO OWNERS INS/WEB PAY 25023738		326.00
11/25	MIRACARE NEURO BEHAVIO		
11/25	COMCAST 8771201/470380043 1323525		741.97
11/25	MIRACARE NEURO BEHAVIO		
11/25	AUTO OWNERS INS/WEB PAY 25023781		775.62
11/25	MIRACARE NEURO BEHAVIO		
11/25	MIRACARE PC/MONTHLY PA 1367397534		18,615.41
	MIRACARE PC		
11/26	MIRACARE PC/ANDROMEDA 1367397534		3,623.55
	MIRACARE PC		
11/27	transfer to 4086 Ln pyment 60001		1,743.64
11/27	Transfer to DDA 4089 Ln Pyment due		2,188.82

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/01	75,649.75	11/13	143,343.49	11/22	79,495.66
11/04	69,335.05	11/14	165,073.90	11/25	89,814.45
11/05	37,436.25	11/15	45,751.45	11/26	105,191.68
11/06	63,259.63	11/18	64,379.59	11/27	127,759.81
11/07	68,543.73	11/19	57,761.09	11/29	166,186.26
11/08	78,270.25	11/20	67,849.86		
11/12	103,731.18	11/21	60,051.96		

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Palos Heights, IL 60463
708-671-8440

FIRST NATIONAL BANK OF OTTAWA
70-239719

11/8/2024 14840

PAY TO THE ORDER OF
Lemont Courtyard Association
Seven Hundred Ninety-Six and 60/100

\$ 796.60

MEMO
Lemont Courtyard Association
15419 127th St
Lemont, IL 60439

11/14/2024 14840 \$796.60

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FIRST NATIONAL BANK OF OTTAWA
70-239719

10/16/24 15232

PAY TO THE ORDER OF
ConEd
Two hundred twenty-seven and 00/100

\$ 226.08

MEMO
8159282222

11/12/2024 15232 \$226.08

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FIRST NATIONAL BANK OF OTTAWA
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11/1/2024 14841

PAY TO THE ORDER OF
Am Trust Financial
Six Hundred Eighty-Two and 00/100

\$ 682.00

MEMO
qwc1405545

11/19/2024 14841 \$682.00

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10/16/24 15233

PAY TO THE ORDER OF
ConEd
Two hundred twenty-seven and 28/100

\$ 247.28

MEMO
8407782222

11/12/2024 15233 \$247.28

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FIRST NATIONAL BANK OF OTTAWA
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11/8/24 15203

PAY TO THE ORDER OF
ConEd
Three thousand and 00/100

\$ 3,000.00

MEMO
C.H. 24

11/12/2024 15203 \$3,000.00

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FIRST NATIONAL BANK OF OTTAWA
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10/16/24 15234

PAY TO THE ORDER OF
ConEd
Forty seven and 57/100

\$ 47.57

MEMO
4982810100

11/12/2024 15234 \$47.57

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FIRST NATIONAL BANK OF OTTAWA
70-239719

10/29/24 15214

PAY TO THE ORDER OF
Brad Schuch
Nine hundred ninety and 97/100

\$ 905.97

MEMO
C.H. 24

11/05/2024 15214 \$905.97

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10/16/24 15235

PAY TO THE ORDER OF
ConEd
Thirty nine and 13/100

\$ 39.13

MEMO
7406300100

11/12/2024 15235 \$39.13

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FIRST NATIONAL BANK OF OTTAWA
70-239719

10/16/24 15231

PAY TO THE ORDER OF
ConEd
Two hundred twenty-seven and 72/100

\$ 227.72

MEMO
7066282222

11/01/2024 15231 \$227.72

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FIRST NATIONAL BANK OF OTTAWA
70-239719

10/16/24 15236

PAY TO THE ORDER OF
ConEd
Fifty six and 90/100

\$ 56.90

MEMO
3286900100

11/12/2024 15236 \$56.90

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15238

10/16/24

PAY TO THE ORDER OF Conrad \$ 304.81

Three Hundred and four and 01/100

MEMO 375538222

#015238# #071902399#

11/12/2024 15238 \$304.81

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FIRST NATIONAL BANK OF OTTAWA
70-239719

15243

11/14/2024

PAY TO THE ORDER OF NV Consulting \$ 5,000.00

Five Thousand and 00/100

MEMO NV Consulting
701 Putnam Ave, STE 100
Naperville, IL 60565

#015243# #071902399#

11/19/2024 15243 \$5,000.00

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15239

10/1/2024

PAY TO THE ORDER OF College Dr \$ 13,000.00

Thirteen Thousand and 00/100

MEMO College Dr

#015239# #071902399#

11/01/2024 15239 \$13,000.00

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FIRST NATIONAL BANK OF OTTAWA
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15244

11-19-24

PAY TO THE ORDER OF College Dr Real Estate \$ 19,500.00

Nineteen Thousand Five Hundred and 00/100

MEMO Real Estate

#015244# #071902399#

11/21/2024 15244 \$19,500.00

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FIRST NATIONAL BANK OF OTTAWA
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15240

11/4/2024

PAY TO THE ORDER OF Renee Tyka \$ 440.00

Four Hundred Forty and 00/100

MEMO Renee Tyka
17038 Oakwood Ln
Homer Glen, IL 60491

#015240# #071902399#

11/14/2024 15240 \$440.00

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FIRST NATIONAL BANK OF OTTAWA
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15248

11/1/2024

PAY TO THE ORDER OF Christopher Higgins \$ 3,190.85

Three Thousand One Hundred Ninety and 85/100

MEMO Christopher Higgins

#015248# #071902399#

11/14/2024 15248 \$3,190.85

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70-239719

15241

11/4/2024

PAY TO THE ORDER OF Barcelona Creative Group \$ 280.00

Two Hundred Eighty and 00/100

MEMO Barcelona Creative Group
16w289 83rd St Suite B
Burr Ridge IL 60517

#015241# #071902399#

11/08/2024 15241 \$280.00

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15249

11/1/2024

PAY TO THE ORDER OF Nulone \$ 227.00

Two Hundred Twenty-Seven and 00/100

MEMO Nulone
9740 Grand Ave S
Bloomington, MN 55420

#015249# #071902399#

11/19/2024 15249 \$227.00

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15242

11/4/2024

PAY TO THE ORDER OF Nicol \$ 396.66

Three Hundred Ninety-Six and 66/100

MEMO Nicol

#015242# #071902399#

11/12/2024 15242 \$396.66

We figure a portion of the finance charge on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases/loans, and subtract any payments or credits, and unpaid finance charges. This gives us the daily balance; Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

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Add Interest credited and other deposits shown on this statement, but not previously entered in your checkbook		
Subtotal		
Subtract service charge and other deductions shown on this statement, but not previously entered in your checkbook		
Subtotal		
A Adjusted checkbook balance		
Enter the current balance from this statement		
Add deposits entered in your checkbook, but not shown on this statement		
Subtotal		
Subtract checks and withdrawals entered in your checkbook, but not shown on this statement	Check No.	Amount
	Subtotal	
B Adjusted statement balance		

Statements Page 18 of 20

If your adjusted checkbook and bank statement balance do not agree:

1. Review last month's statement to make sure any differences were corrected.
2. Check additions and subtractions in your checkbook.
3. Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.
4. Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.
5. Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.

How Finance Charge is Calculated If this statement includes billing information regarding a personal line of credit for consumer use, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances. To get daily balances, we take the beginning balance of your account each day, add any new loans or charges and subtract any payments or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge. If there is only one (1) daily periodic rate during the statement period, the finance charge may also be verified by multiplying the average daily balance by the number of days in the statement period and multiplying the result by the applicable daily periodic rate. If your line of credit has a variable rate feature, the rate used to calculate your finance charge may vary as described in the disclosure provided to you initially. Payments received during regular hours on business days at all of our full-service offices will be credited on the same business day. Payments received at other locations or after regular business hours will be credited on the next business day.

In Case of Errors or Questions About Your Personal Line of Credit (This is a summary of Your Billing Rights) If you think your statement is wrong, or you need more information about a transaction on your statement, write us at P.O. Box 419, Evansville, IN 47703. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. However, charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount. We can apply any unpaid amount against your credit limit.

If you have authorized us to pay your minimum monthly payment automatically by charging your deposit account with us, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

In Case of Errors or Questions About Electronic Transfers Please call 1-800-731-2265 or write us at P.O. Box 419, Evansville, IN 47703 as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on this statement or on a receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error and transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may request that you send us your complaint or question in writing within 10 business days. We will investigate your complaint and correct any error promptly. If we take more than 10 business days (20 days for new account transactions) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account. Our investigation will take no longer than 45 business days to complete (90 days for point-of-sale, foreign debit card or new account transactions.)

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

In Case of Irregularities Identified on This Statement You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. We will not be liable for any error, any check that is altered or counterfeit, any signature that is forged or unauthorized transaction unless you notify us in writing within thirty (30) calendar days after we make the statement available to you. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you timely notify us in writing.

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